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Jeremy Lent, San Francisco, CA; Timothy Coltrell, San Francisco, CA; Munnamgi S. Reddi, San Francisco, CA; Christopher O. Tracy, San Francisco, CA; TaChung Huang, San Francisco, CA; *** CONTINUING DATA **********************************									
Foreign Priority claimed yes I no 35 USC 119 (a-d) conditions yes no Met after met Verified and Acknowledged Examiner's Signature Initials				STATE OR COUNTRY CA	SHEETS TOT DRAWING CLA 14 8			INDEPENDENT CLAIMS 4	
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TITLE Integrating live ch	at into	o an online credit card	applicati	on					
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